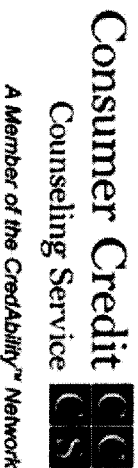


**FILED / REC'D**

**DEC 27 2005**

**8:00 A.M.  
CLERK, U.S.  
BANKRUPTCY COURT**



Certificate Number: B012354

I CERTIFY that on 12-22-2005, JOEL C. WILSON received from Consumer Credit Counseling Service, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling, an individual briefing (including a briefing conducted by telephone or the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

By: KATHY COLCLASURE

Date: 12-22-2005

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Consumer Credit Counseling Service of Greater Atlanta (CredAbility):  
Phone: 866-672-2227  
Email: [info@cccsinc.org](mailto:info@cccsinc.org)  
Website: [www.ccsbankruptcy.org](http://www.ccsbankruptcy.org)  
Tax ID: 58-0942924